

1 **RICHARD B. GULLEN (SBN 144513)**
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4 **San Jose, CA 95126-1493**
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7
8 Attorneys for Secured Creditor,
9 **HELEN McABEE**

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION

In Re:

BERNADETTE CATTANEO,
Debtor.

Case No. 16-52233

Chapter 7

**DECLARATION OF JERRY COSIO
IN SUPPORT OF OPPOSITION OF
SECURED CREDITOR HELEN
McABEE TO DEBTOR'S MOTION
TO AVOID JUDICIAL LIEN AS TO
2720 ARLINGTON ROAD,
HOLLISTER, CA**

Date: April 18, 2019
Time: 10:30 a.m.
Ctroom: Courtroom 3020
Place: 280 South First Street
San Jose, CA 95113

I, JERRY COSIO, declare as follows:

1. I have been appraising residential properties in Hollister, California since 1987, and I have been licensed by the State of California as a real estate appraiser since 1991. I have personal knowledge of the facts stated herein, and if called as a witness could competently testify thereto.

2. Attached as **Exhibit "A"** is a true and correct copy of the appraisal that I performed regarding the property at 2720 Arlington Road, Hollister, California 95023 as of August 3, 2016.

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2 I declare under penalty of perjury under the laws of the State of California that the
3 foregoing is true and correct.

4 Executed this 3rd day of April, 2019, at HOLLISTER, California.

5 By: /s/ Jerry Cosio
6 JERRY COSIO
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Rossi, Hammerslough,
Reischl & Chuck
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JC Appraisal Service
1160 Mulberry Court
Hollister, CA 95023
831-635-0327

April 2, 2019

HELEN McABEE
1960 THE ALAMEDA, SUITE #200
San Jose, CA
95126

Property - 2720 ARLINGTON DRIVE
HOLLISTER, CA 95023
Borrower - BERNADETTE F. CATTANEO
File No. - 19080
Case No. -

Dear :

In accordance with your request, I have prepared an appraisal of the real property located at 2720 ARLINGTON DRIVE, HOLLISTER, CA.

The purpose of the appraisal is to provide an opinion of the market value of the property described in the body of this report.

Enclosed, please find the report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 08/03/2016 is :

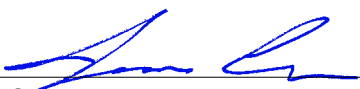
\$875,000

The opinion of value expressed in this report is contingent upon the Limiting Conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

JC Appraisal Service



JERRY COSIO
CA Certification #AR005809

File # 19080

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JC Appraisal Service

Uniform Residential Appraisal Report

File # 19080

SALES COMPARISON APPROACH

There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 500,000 to \$ 1,200,000 .

There are 30 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 500,000 to \$ 1,200,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
2720 ARLINGTON DRIVE		250 KANE DRIVE			61 DRY CREEK ROAD			1331 UNION HEIGHTS DRIVE		
Address	HOLLISTER, CA 95023	HOLLISTER, CA 95023			HOLLISTER, CA 95023			HOLLISTER, CA 95023		
Proximity to Subject		0.80 miles NW			1.09 miles S			3.64 miles W		
Sale Price	\$		\$	930,000		\$	830,000		\$	875,000
Sale Price/Gross Liv. Area	\$	sq. ft.	\$	315.25 sq. ft.		\$	259.38 sq. ft.		\$	329.69 sq. ft.
Data Source(s)		MLS #81546177;DOM 73			MLS #81521007;DOM 219			MLS #81549345;DOM 78		
Verification Source(s)		METROSCAN DOC #593816			METROSCAN DOC #778516			METROSCAN DOC #565916		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment		DESCRIPTION	+(-)\$ Adjustment		DESCRIPTION	+(-)\$ Adjustment	
Sale or Financing		ArmLth			ArmLth			ArmLth		
Concessions		Conv;0			Conv;0			Conv;0		
Date of Sale/Time		s06/16;c04/16			0s07/16;c06/16			0s06/16;c05/16		0
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
Site	1.00 ac	1.00 ac			1.05 ac			01.10 ac		0
View	N;Res;Mtn	N;Res;Mtn			N;Res;Mtn			N;Res;Mtn		
Design (Style)	DT1;CONTEMP	DT2;CONTEMP		0	DT2;CONTEMP			0DT1;CONTEMP		
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	29	31		+2,000	13		-16,000	21		-8,000
Condition	C3	C3			C3			C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		+5,000	Total Bdrms. Baths		-5,000	Total Bdrms. Baths		+5,000
Room Count	10 4 3.0	9 4 2.1		0	10 4 3.1		0	8 4 2.1		0
Gross Living Area	3,049 sq. ft.	2,950 sq. ft.		+5,000	3,200 sq. ft.		-7,500	2,654 sq. ft.		+20,000
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	FAU/CENT AC	FAU/CENT AC			FAU/NONE		+5,000	FAU/CENT AC		
Energy Efficient Items	NONE NOTED	NONE NOTED			NONE NOTED			NONE NOTED		
Garage/Carport	3ga3dw	3ga3dw			4ga4dw		-10,000	4ga4dw		-10,000
Porch/Patio/Deck	PATIO	PATIO			PATIO			PATIO		
FIREPLACE	2 FIREPLACES	1 FIREPLACE		+5,000	1 FIREPLACE		+5,000	1 FIREPLACE		+5,000
AMENITIES	POOL/SPA	POOL/SPA			NONE		+30,000	BARN/CORRAL		0
UPDATING	NONE NOTED	COMPL UPDATED		-50,000	NONE NOTED			NONE NOTED		
Net Adjustment (Total)		+ - \$		-33,000	+ - \$		1,500	+ - \$		12,000
Adjusted Sale Price of Comparables		Net Adj. 3.55 %			Net Adj. 0.18 %			Net Adj. 1.37 %		
		Gross Adj. 7.20 %		\$ 897,000	Gross Adj. 9.46 %		\$ 831,500	Gross Adj. 5.49 %		\$ 887,000
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
Data Source(s) METROSCAN & MLS										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the prior year to the date of sale of the comparable sale.										
Data Source(s) METROSCAN & MLS										
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)		METROSCAN & MLS		METROSCAN & MLS		METROSCAN & MLS		METROSCAN & MLS		
Effective Date of Data Source(s)		03/28/2019		03/28/2019		03/28/2019		03/28/2019		
Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT PROPERTY HAS NOT SOLD OR BEEN LISTED FOR SALE OVER THE PAST 3 YEARS.										
Summary of Sales Comparison Approach THE GREATEST WEIGHT IS GIVEN TO COMP #1 FOR PROXIMITY TO THE SUBJECT PROPERTY, SITE SIZE, ACTUAL AGE, BEDROOM COUNT, DWELLING SQUARE FOOTAGE, POOL/SPA AMENITY, AND APPEAL, SUPPORTED BY COMP #2 FOR SALE DATE, SITE SIZE, TOTAL ROOM COUNT, BEDROOM COUNT, AND APPEAL, AND FURTHER SUPPORTED BY COMP #3 FOR SITE SIZE, DESIGN (1 STORY), BEDROOM COUNT, AND APPEAL. DUE TO LACK OF RECENT COMPARABLE SALES LOCATED WITHIN 1 MILE OF THE SUBJECT PROPERTY, COMPS #2 AND #3, LOCATED OVER 1 MILE AWAY, WERE USED FOR THE AFOREMENTIONED REASONS. MARKET DATA SHOWS NO VERIFIABLE SALE PRICE OR MARKET VALUE DIFFERENCE BETWEEN 1 AND 2 STORY HOMES. ALL MARKET GRID ADJUSTMENTS ARE ROUNDED TO THE NEAREST \$500. *** See Additional Comments ***										
Indicated Value by Sales Comparison Approach \$ 875,000										

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 875,000 Cost Approach (if developed) \$ 875,956 Income Approach (if developed) \$

THE INCOME APPROACH IS EXCLUDED DUE TO THE LACK OF RENTAL DATA IN THE SUBJECT'S NEIGHBORHOOD. MOST CONSIDERATION IS GIVEN TO THE MARKET APPROACH AS IT BEST REFLECTS THE ACTIONS OF BUYERS AND SELLERS ON THE OPEN MARKET. *** See Additional Comments ***

This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is

\$ 875,000 , as of 08/03/2016 , which is the date of inspection and the effective date of this appraisal.

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JC Appraisal Service

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ADDITIONAL COMMENTS				
Borrower or Owner	BERNADETTE F. CATTANEO			
Property Address	2720 ARLINGTON DRIVE			
City	HOLLISTER	County	SAN BENITO	State CA Zip Code 95023
Lender or Client	HELEN McABEE			

NEIGHBORHOOD DESCRIPTION

THE SUBJECT PROPERTY IS PROTECTED FROM DETRIMENTAL CONDITIONS AND HAS ADEQUATE POLICE AND FIRE PROTECTION. THE GENERAL APPEARANCE OF PROPERTIES IS GOOD AND PROPERTIES ARE APPEALING TO THE MARKETPLACE.

MARKET CONDITIONS

THE ESTIMATED EXPOSURE TIME REQUIRED IN ORDER TO OBTAIN AN AMOUNT EQUAL TO MARKET VALUE, IF MARKETING PROPERLY, IS APPROXIMATELY 1 TO 3 MONTHS.

SITE COMMENTS

NO ADVERSE SITE CONDITIONS OR EXTERNAL FACTORS NOTED.

NOTE: THE SUBJECT PROPERTY SIDES TO A 2-LANE NEIGHBORHOOD ACCESS STREET (SANTA ANA ROAD) WITH SPORADIC TRAFFIC, BUFFERED BY A 6' HIGH WOOD FENCE AND +-100' OF DISTANCE - NO DETRIMENT DUE TO SPORADIC TRAFFIC AND ADEQUATE DISTANCE.

AT THE TIME OF THE APPRAISAL INSPECTION (03/28/2019), THERE WAS NO NOTICEABLE DAMAGE TO THE SUBJECT PROPERTY DUE TO ANY RECENT WEATHER RELATED DISASTERS, FLOODS, OR FIRES. THERE HAS BEEN NO NEGATIVE AFFECT ON MARKET VALUE OR MARKETABILITY OF THE SUBJECT PROPERTY. ALL SUBJECT PROPERTY PHOTOS AND ALL COMPARABLE PHOTOS USED ON THE APPRAISAL REPORT WERE TAKEN ON 03/28/2019.

ALTHOUGH THE SUBJECT'S SITE VALUE IS OVER 30% OF THE OVERALL MARKET VALUE OF THE SUBJECT PROPERTY, THE SUBJECT'S SITE CANNOT BE SPLIT INTO 2 OR MORE PARCELS. THIS IS TYPICAL FOR THE SUBJECT'S MARKET AREA.

ADDITIONAL FEATURES

THE SUBJECT PROPERTY HAD THE FOLLOWING FEATURES: DOUBLE-PANE WINDOWS & SLIDING DOORS; AN IN-GROUND CONCRETE (GUNITED) POOL & SPA IN REAR YARD; A WET-BAR IN DINING ROOM - GOOD EFFECTS.

ADDITIONAL SALES COMPARISON APPROACH COMMENTS

THE 3 COMPARABLES USED WERE DEEMED TO BE THE BEST AND MOST RECENT COMPARABLE SALES AVAILABLE AS OF THE EFFECTIVE DATE OF THE APPRAISAL (08/03/2016).

RECONCILIATION

THE COST APPROACH HAS LIMITED USE IN THE FINAL ESTIMATE OF VALUE AS THE MARKETPLACE DOES NOT NORMALLY RECOGNIZE A COST REPLACEMENT AS A VIABLE ALTERNATIVE TO THE PURCHASE OF PROPERTIES SIMILAR TO THE SUBJECT PROPERTY IN THE IMMEDIATE AREA. COST APPROACH DEVELOPED USING THE ABSTRACTION METHOD.

EXTRA ADDITIONAL COMMENTS

I (JEREMY "JERRY" COSIO) HAVE NOT PERFORMED ANY SERVICES REGARDING THE SUBJECT PROPERTY, AS AN APPRAISER, OR IN ANY OTHER CAPACITY OVER THE PAST 3 YEARS PRECEEDING THE ACCEPTANCE OF THE APPRAISAL ASSIGNMENT.

THE APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE.

THE APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989, AS AMENDED (12 U.S.C 331 ET ESQ.) AND ANY IMPLEMENTING REGULATIONS.

I (JEREMY "JERRY" COSIO) HAVE NOT BEEN UNDULY INFLUENCED IN THE DEVELOPMENT OF THIS REPORT AS IT RELATES TO DODD FRANK OR A.I.R.

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JC Appraisal Service

Uniform Residential Appraisal Report

File # 19080

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 19080

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 19080

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.


24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name **JERRY COSIO**
Company Name **JC Appraisal Service**
Company Address **1160 Mulberry Court**
Hollister, CA 95023
Telephone Number **831-635-0327**
Email Address **jerrycosio@yahoo.com**
Date of Signature and Report **04/02/2019**
Effective Date of Appraisal **08/03/2016**
State Certification # **AR005809**
or State License # _____
or Other _____ State # _____
State **CA**
Expiration Date of Certification or License **05/14/2020**

ADDRESS OF PROPERTY APPRAISED
2720 ARLINGTON DRIVE
HOLLISTER, CA 95023
APPRAISED VALUE OF SUBJECT PROPERTY \$ **875,000**
LENDER/CLIENT
Name **No AMC**
Company Name **HELEN McABEE**
Company Address **1960 THE ALAMEDA, SUITE #200**
San Jose, CA 95126
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____

Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Case No.
File No. 19080

Borrower		BERNADETTE F. CATTANEO		
Property Address		2720 ARLINGTON DRIVE		
City	HOLLISTER	County	SAN BENITO	State CA
		Zip Code		95023
Lender/Client	HELEN McABEE		Address	1960 THE ALAMEDA, SUITE #200, San Jose, CA 95126

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1 - The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2 - The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 - The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 - The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property*

C5 - The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6 - The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

Q1 - Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified use. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2 - Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q3 - Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 - Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 - Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 - Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated - Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated - The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled - Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

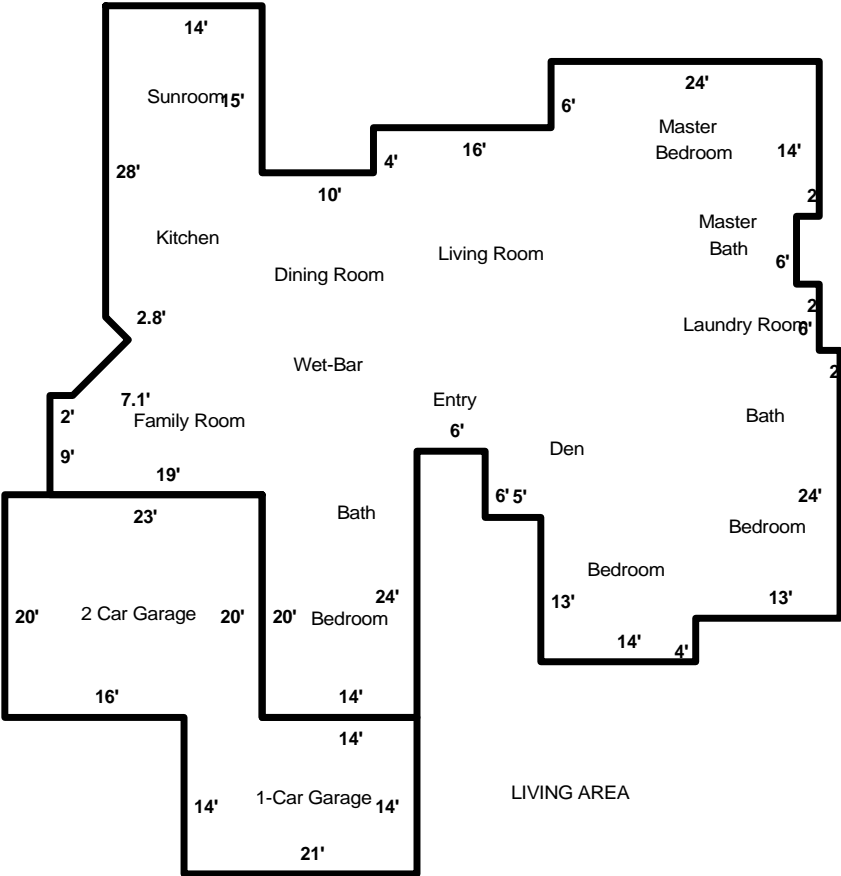
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example: 3.2 indicates three full baths and two half baths.

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
s	Settlement Date	Date of Sale/Time
sf	Square Feet	Area, Site, Basement
Short	Short Sale	Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdraw Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

SKETCH ADDENDUM

Borrower or Owner				BERNADETTE F. CATTANEO			
Property Address				2720 ARLINGTON DRIVE			
City	HOLLISTER	County	SAN BENITO	State	CA	Zip Code	95023
Client				HELEN McABEE			



SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS		
Living Area			First Floor		
First Floor	3049	332	14.0 X 15.0 =	210.0	
			24.0 X 6.0 =	144.0	
Garage/Carport			40.0 X 4.0 =	160.0	
Attached Garage	754	142	64.0 X 4.0 =	256.0	
			62.0 X 6.0 =	372.0	
			64.0 X 3.0 =	192.0	
			63.0 X 2.0 =	126.0	
			62.5 X 1.0 =	62.5	
			67.0 X 4.0 =	268.0	
			71.0 X 5.0 =	355.0	
			33.0 X 4.0 =	132.0	
			32.0 X 6.0 =	192.0	
			14.0 X 20.0 =	280.0	
			27.0 X 9.0 =	243.0	
			14.0 X 4.0 =	56.0	
			Total	3048.5	

PHOTOGRAPH ADDENDUM

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



FRONT VIEW OF
SUBJECT PROPERTY



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE OF
SUBJECT PROPERTY

PHOTOGRAPH ADDENDUM

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



SUBJECT PROPERTY LIVING ROOM



SUBJECT PROPERTY KITCHEN



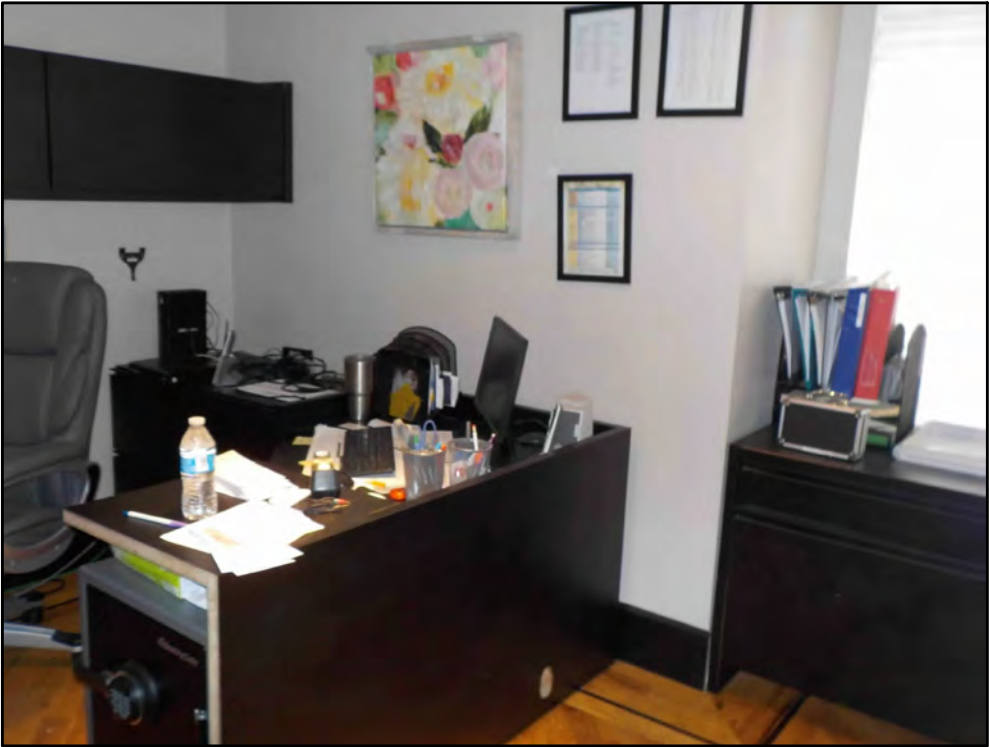
SUBJECT PROPERTY FAMILY ROOM

PHOTOGRAPH ADDENDUM

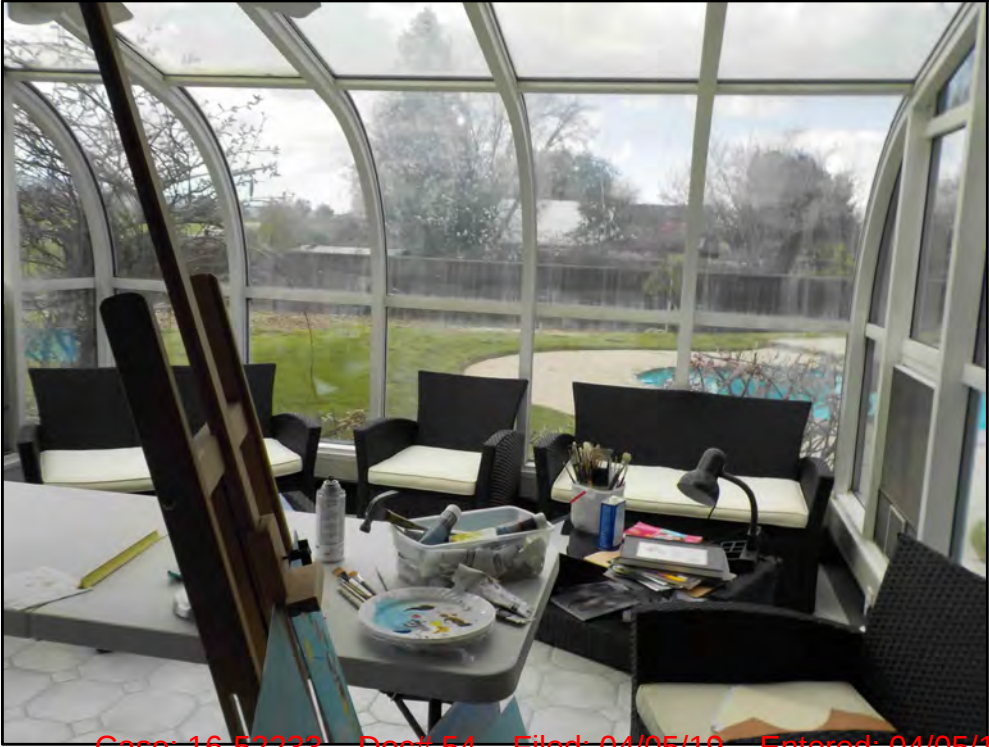
Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



SUBJECT PROPERTY DINING ROOM



SUBJECT PROPERTY DEN



SUBJECT PROPERTY SUNROOM

PHOTOGRAPH ADDENDUM

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



SUBJECT PROPERTY BATHROOM



SUBJECT PROPERTY BATHROOM



SUBJECT PROPERTY MASTER BATHROOM

PHOTOGRAPH ADDENDUM

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



SUBJECT PROPERTY BEDROOM



SUBJECT PROPERTY BEDROOM



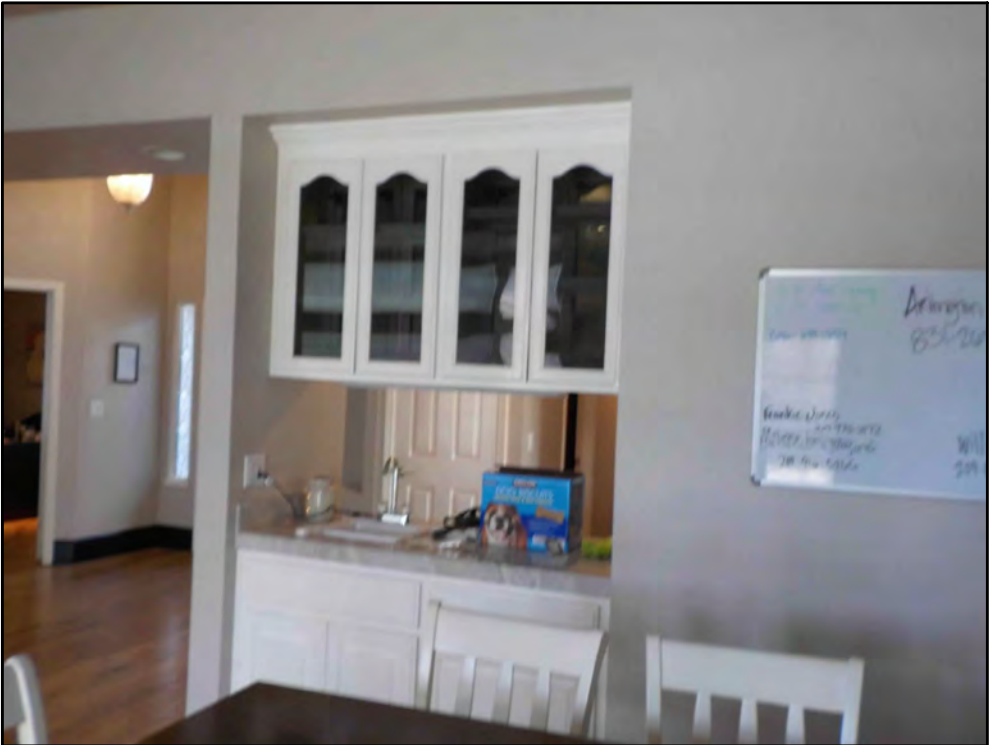
SUBJECT PROPERTY BEDROOM

PHOTOGRAPH ADDENDUM

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



SUBJECT PROPERTY MASTER BEDROOM



SUBJECT PROPERTY WET-BAR IN DINING ROOM



SUBJECT PROPERTY POOL & SPA

PHOTOGRAPH ADDENDUM

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



COMPARABLE #1

250 KANE DRIVE
HOLLISTER, CA 95023

Price	\$930,000
Price/SF	315.25
Date	s06/16;c04/16
Age	31
Room Count	9-4-2.1
Living Area	2,950
Value Indication	\$897,000



COMPARABLE #2

61 DRY CREEK ROAD
HOLLISTER, CA 95023

Price	\$830,000
Price/SF	259.38
Date	s07/16;c06/16
Age	13
Room Count	10-4-3.1
Living Area	3,200
Value Indication	\$831,500



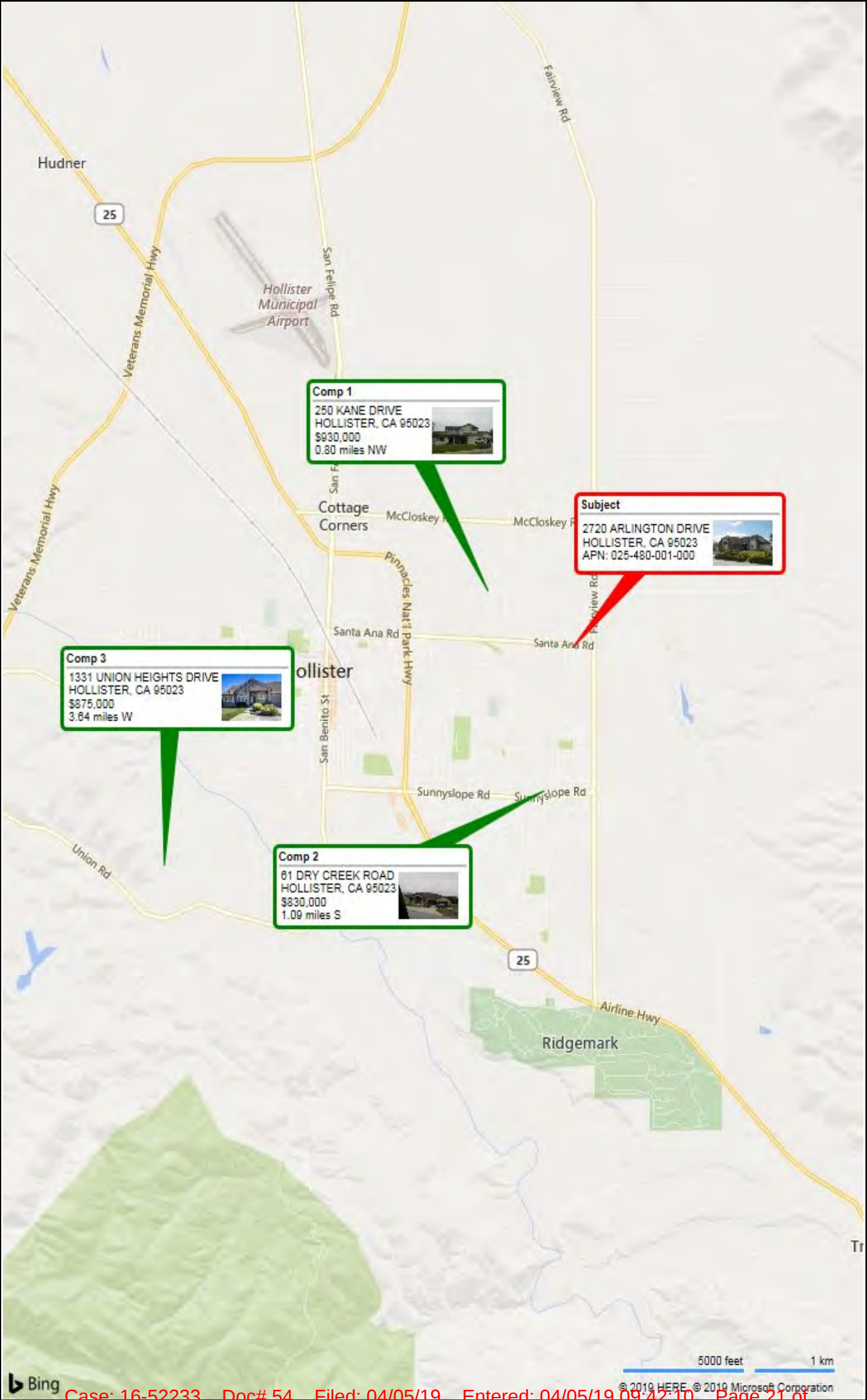
COMPARABLE #3

1331 UNION HEIGHTS DRIVE
HOLLISTER, CA 95023

Price	\$875,000
Price/SF	329.69
Date	s06/16;c05/16
Age	21
Room Count	8-4-2.1
Living Area	2,654
Value Indication	\$887,000

Location Map

Borrower or Owner	BERNADETTE F. CATTANEO				
Property Address	2720 ARLINGTON DRIVE				
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client	HELEN McABEE				



SITE PLAN

Borrower or Owner **BERNADETTE F. CATTANEO**Property Address **2720 ARLINGTON DRIVE**

City
HOLLISTER
County
SAN BENITO
State
CA
Zip Code
95023

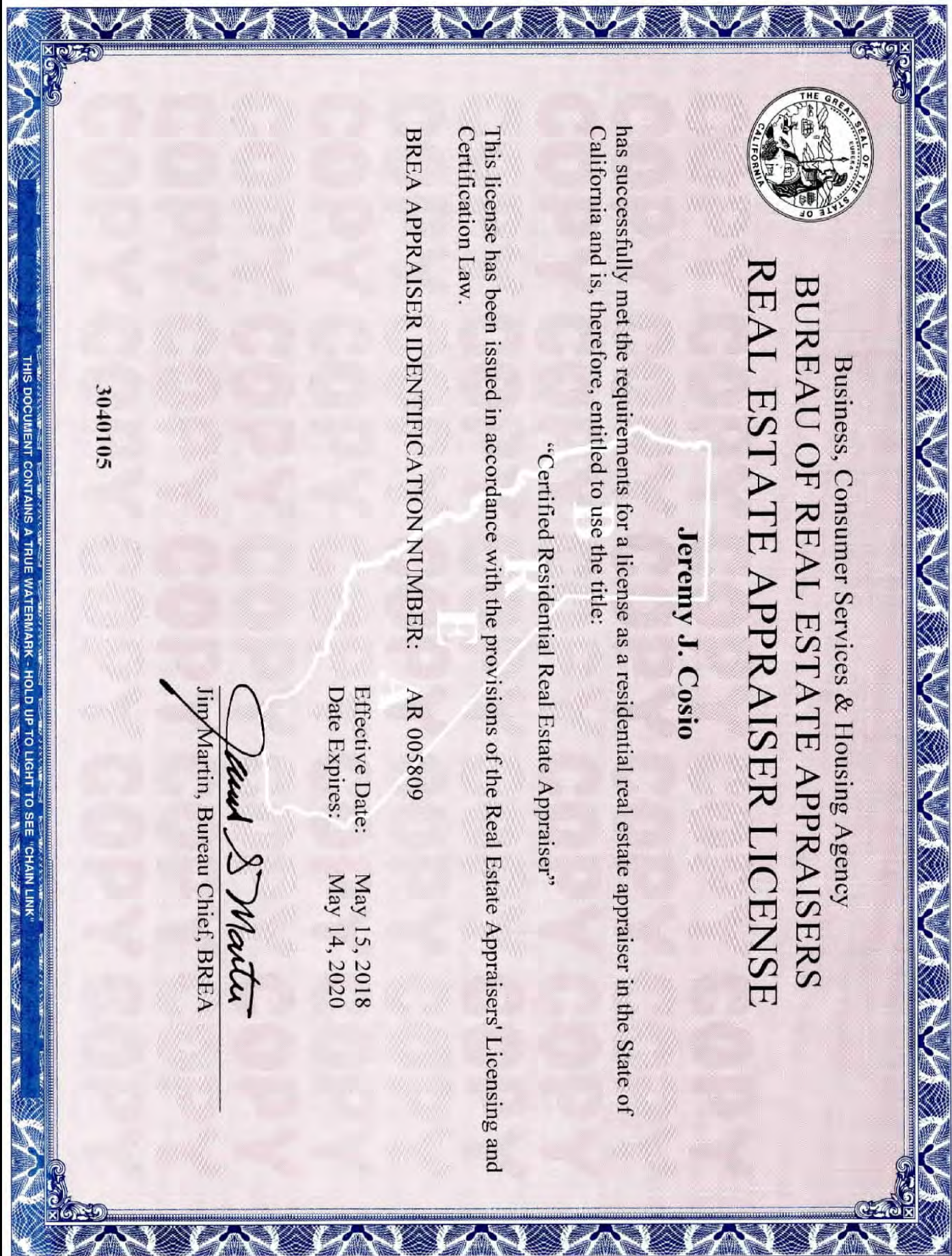
Client **HELEN McABEE**



Borrower or Owner		BERNADETTE F. CATTANEO						
Property Address		2720 ARLINGTON DRIVE						
City	HOLLISTER	County	SAN BENITO		State	CA	Zip Code	95023
Client	HELEN McABEE							



Borrower or Owner				BERNADETTE F. CATTANEO	
Property Address				2720 ARLINGTON DRIVE	
City	HOLLISTER	County	SAN BENITO	State	CA
				Zip Code	95023
Client				HELEN McABEE	



Borrower or Owner					BERNADETTE F. CATTANEO										
Property Address					2720 ARLINGTON DRIVE										
City		HOLLISTER		County		SAN BENITO		State		CA		Zip Code		95023	
Client					HELEN McABEE										

NAVIGATORS INSURANCE COMPANY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

PLEASE READ THIS POLICY CAREFULLY.

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS

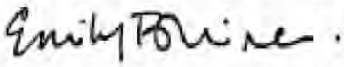
POLICY NUMBER: PH18RALR30430IV RENEWAL OF: PH17RALR30430IV


1. NAMED INSURED: Jeremy John Cosio DBA JC Appraisal Service
2. ADDRESS: 1160 Mulberry Court
HOLLISTER, CA 95023
3. POLICY PERIOD: FROM: 08/24/2018 TO: 08/24/2019
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above.
4. LIMITS OF LIABILITY:
A. \$ 1,000,000 Damages Limit of Liability – Each Claim
B. \$ 1,000,000 Claim Expenses Limit of Liability – Each Claim
C. \$ 1,000,000 Damages Limit of Liability – Policy Aggregate
D. \$ 1,000,000 Claim Expenses Limit of Liability – Policy Aggregate
5. DEDUCTIBLE (Inclusive of claim expenses):
A. \$ 500 Each Claim
B. \$ 1,000 Aggregate
6. PREMIUM: \$ 680.00
7. RETROACTIVE DATE: FULL PRIOR ACTS
8. FORMS ATTACHED:
RiskMgmt, RiskMgmtHotline, NAV ML-002, CA Notice, NAV RAL DEC, NAV RAL NIC PF, NAV RAL 003, NAV RAL 300 CA, NAV RAL 011

PROGRAM ADMINISTRATOR: RealCare Insurance Marketing, Inc.

By Acceptance of this policy the Insured agrees that the statements in the Declarations and the Application and any attachments hereto are the Insured's agreements and representations and that this policy embodies all agreements existing between the Insured and the Company or any of its representatives relating to this insurance.

IN WITNESS WHEREOF, we have caused this policy to be signed by our President and Secretary.


[Emily Miner]
Secretary


[Stanley A. Galanski]
President



Borrower or Owner **BERNADETTE F. CATTANEO**Property Address **2720 ARLINGTON DRIVE**City **HOLLISTER**County **SAN BENITO**State **CA**Zip Code **95023**Client **HELEN McABEE**

JC APPRAISAL SERVICE
STATE CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
 1160 MULBERRY COURT, HOLLISTER, CA 95023

Jerry Cosio

Experience

JC Appraisal Service – Owner / Appraiser 8/97 – Present

California State Certified Residential Real Estate Appraiser performing appraisals of one to four unit properties in San Benito, Santa Clara, San Mateo, Santa Cruz, and Monterey Counties

Providian Financial – Appraisal Reviewer / Analyst 5/96 – 8/97

Performed appraisal reviews and vendor audits for the Asset Recovery Department

Home Savings of America – Conventional Loan Appraisal Supervisor 8/90 – 5/96

Responsible for managing and overseeing all conventional loan appraisal operations for the South Bay Area region

Home Savings of America – Conventional Loan Staff appraiser 7/88 – 8/90

Performed appraisals of one to four unit properties in Santa Clara, San Mateo, Alameda, Santa Cruz, Monterey, and San Benito Counties

Education

Bachelor of Science degree – May 1987

California State University, Fresno

Major – Business Administration with an emphasis in Real Estate and Urban Land Economics

Professional Designations / Memberships

California State Certified Residential Real Estate Appraiser #AR005809

Member of the National Association of Real Estate Appraisers #52429

Member of the Santa Clara County Association of Realtors #111074

Data Sources

R. E. Infolink MLS, Metroscan, Marshall & Swift, and Personal appraisal files

Bus: (831) 635-0327

Fax: (831) 635-0396

Cell: (408) 569-4533

Borrower or Owner **BERNADETTE F. CATTANEO**Property Address **841 CALAIS DRIVE**City **HOLLISTER**County **SAN BENITO**State **CA**Zip Code **95023**Client **HELEN McABEE**

JC APPRAISAL SERVICE
STATE CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER
 1160 MULBERRY COURT, HOLLISTER, CA 95023

Jerry Cosio

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